



Order Filed on May 7, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
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Fairfield, NJ 07004
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Attorneys for Secured Creditor

Kimberly A. Wilson, Esquire
NJ Bar 031441997

In Re:

Susie L Alston,

Debtor.

Case No.: 19-25158-ABA

Chapter: 13


Hearing Date: April 9, 2024

Judge: Andrew B. Altenburg Jr.

ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: May 7, 2024



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Secured Creditor: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-2N

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtors' Counsel: Robert Braverman

Property Involved ("Collateral"): 3 Delahaye Road, Lindenwold, NJ 08021..

Relief sought: ■ Certification of Default

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:
 - The Debtor has brought the account current subsequent to the filing of the Certification of Default filed on March 6, 2024.
2. Debtor must cure all post-petition arrearages, as follows:
 - Beginning on 05/01/2024, regular monthly mortgage payments shall continue to be made in the amount of \$1,174.79.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: PHH Mortgage Services
PO BOX 24781 ATTN: SV 19
West Palm Beach, FL 33416
4. In the event of Default:
 - Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
 - In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of

the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

- Through the Chapter 13 plan.

In re:
Susie L Alston
Debtor

Case No. 19-25158-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 07, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2024:

Recip ID	Recipient Name and Address
db	+ Susie L Alston, 3 Delahaye Rd, Lindenwold, NJ 08021-2917

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association As Trustee For Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-2N hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank National Association As Trustee For Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-2N kimwilson@raslg.com
Kimberly A. Wilson	

District/off: 0312-1

User: admin

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Date Rcvd: May 07, 2024

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Total Noticed: 1

on behalf of Creditor U.S. Bank National Association kimwilson@raslg.com

Robert Braverman

on behalf of Debtor Susie L Alston rbraverman@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.

Shauna M Deluca

on behalf of Creditor U.S. Bank National Association As Trustee For Lehman XS Trust Mortgage Pass-Through Certificates,
Series 2007-2N sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association As Trustee For Lehman XS Trust Mortgage Pass-Through Certificates,
Series 2007-2N smncina@raslg.com

Thomas G. Egner

on behalf of Debtor Susie L Alston tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11